Case 16-17847-sr Doc 21 Filed 01/27/17 Entered 01/28/17 01:07:31 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Claudia A Thomas
Debtor
Case No. 16-17847-sr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Jan 25, 2017 Form ID: 3091 Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017. db +Claudia A Thomas, 4 Ludlow Road, Morrisville, PA 19067-2750 Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, +FREDERICK L. REIGLE, tr Reading, PA 19606-0410 13820886 +Saxon Mortgage, 1270 Northland Drive, Ste 200, Saint Paul, MN 55120-1176 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mpkpc@aol.com Jan 26 2017 01:39:59 MICHAEL P. KELLY, Cowan & Kelly, aty 202 Penns Square, Langhorne, PA 19047 E-mail/Text: bankruptcy@phila.gov Jan 26 2017 01:41:25 City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2017 01:40:41 smg Pennsylvania Department of Revenue, P.O. Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2017 01:41:15 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 26 2017 01:41:04 Philadelphia, PA 19106-4404 ust United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 +EDI: MERRICKBANK.COM Jan 26 2017 01:28:00 13820882 Cardworks/CW Nexus, Old Bethpage, NY 11804-9001 +EDI: WFNNB.COM Jan 26 2017 01:28:00 13820883 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125 EDI: DISCOVER.COM Jan 26 2017 01:28:00 13820884 Discover Financial, Po Box 15316. Wilmington, DE 19850 13826625 EDI: DISCOVER.COM Jan 26 2017 01:28:00 Discover Bank, Discover Products Inc,

PO Box 3025, New Albany, OH 43054-3025 EDI: MERRICKBANK.COM Jan 26 2017 01:28:00 13848990 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 13820885 +E-mail/Text: paul.cressman@phelanhallinan.com Jan 26 2017 01:41:49 Phelan Hallinan, 1617 JFK Blvd., Ste 1400, Philadelphia, PA 19103-1814 +EDI: RMSC.COM Jan 26 2017 01:28:00 13820887 Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064 +EDI: RMSC.COM Jan 26 2017 01:28:00 13820888 Synchrony Bank/Care Credit, Po Box 965064. Orlando, FL 32896-5064 +EDI: VERIZONEAST.COM Jan 26 2017 01:29:00 13820889 Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225 13820890 +EDI: WFFC.COM Jan 26 2017 01:28:00 Wells Fargo Bank NA, 3476 Stateview Bkvd, Fort Mill, SC 29715-7200 TOTAL: 15 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Chapter 13 Trustee,

Transmission times for electronic delivery are Eastern Time zone.

+FREDERICK L. REIGLE,

Reading, PA 19606-0410

aty*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Wells Fargo Bank, N.A., as Indenture Trustee for

MSCC HELOC Trust 2007-1 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

DENISE ELIZABETH CARLON on behalf of Creditor Wells Fargo Bank, N.A., as Indenture Trustee for MSCC HELOC Trust 2007-1 bkgroup@kmllawgroup.com

2901 St. Lawrence Ave., P.O. Box 4010,

TOTALS: 0, * 1, ## 0

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

Case 16-17847-sr Doc 21 Filed 01/27/17 Entered 01/28/17 01:07:31 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: Lisa Page 2 of 2 Date Rcvd: Jan 25, 2017

Form ID: 309I Total Noticed: 18

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

MICHĀEL P. KELLY on behalf of Debtor Claudia A Thomas mpkpc@aol.com

United States Trustee USTPRegion(3.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 7

Case 16-17847-sr Doc 21 Filed 01/27/17 Entered 01/28/17 01:07:31 Desc Imaged

Information to identify the case:				
Debtor 1	Claudia A Thomas	Social Security number or ITIN xxx-xx-2386		
	First Name Middle Name Last Name	EIN		
Debtor 2		Social Security number or ITIN		
(Spouse, if filing)	First Name Middle Name Last Name	EIN		
United States Banl	kruptcy Court Eastern District of Pennsylvania			
Case number: 10	6–17847–sr			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Claudia A Thomas	
2.	All other names used in the last 8 years		
3.	Address	4 Ludlow Road Morrisville, PA 19067	
4.	Debtor's attorney Name and address	MICHAEL P. KELLY Cowan & Kelly 202 Penns Square Langhorne, PA 19047	Contact phone (215) 741–1100 Email: <u>mpkpc@aol.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 1/25/17

For more information, see page 2

Debtor Claudia A Thomas Case number 16–17847-sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 17, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8. Deadlines The bankuptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/18/17	
		Deadline for all creditors to file a proof of clain (except governmental units): Deadline for governmental units to file a proof		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might ra a proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	rot be paid on your claim. To be paid, you must file that the debtor filed. If whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain. The ay surrender important nonmonetary rights, Filing deadline: 30 days after the conclusion of the	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee o confirmation will be held on: 3/29/17 at 10:00 AM, Location: Courtroom #4, 900 Market \$		
10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if any questions about your rights in this case.		dress, you may file a motion asking the court to		
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		